

Information to identify the case:					
Debtor 1	Theresa M. Jacobs			Social Security number or ITIN	xxx-xx-7226
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 16-23487-JAD					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Theresa M. Jacobs

12/29/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Theresa M. Jacobs
Debtor

Case No. 16-23487-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 29, 2021

User: mgut
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2021:

Recip ID	Recipient Name and Address
db	+ Theresa M. Jacobs, 126 Woodcrest Drive, Canonsburg, PA 15317-3851
cr	+ NATIONSTAR MORTGAGE, LLC, c/o Aldridge Pite LLP, Attn: Jamie D. Hanawalt, 4375 Jutland Dr., Ste. 200, P.O. Box 17933 San Diego, CA 92177-7921
cr	+ U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway #425, Dallas, TX 75254-8067
cr	+ U.S. BANK NATIONAL ASSOCIATION, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	+ U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
14319590	+ Borough of Canonsburg, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14291705	+ FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
14291706	+ GLESI/US Department of Education, PO Box 7860, Madison, WI 53707-7860
14291710	Nationstar Mortgage, PO Box 199111, Dallas, TX 75219
14291712	Portfolio Recovery Associates, 120 Corporate Blvd., Cumberland, MD 21502
14316909	+ Principal Bank, Nationstar Mortgage, LLC, P.O. Box 619096, Dallas, TX 75261-9096
14291718	+ TDBank/Target, 3701 Wayzata Blvd., Minneapolis, MN 55416-3440
14291719	U.S. Bank Home Mortgage, PO Box 200005, Owensboro, KY 42304
14309077	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
14291720	+ United States Attorney's Office, Western District of Pennsylvania, United States Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 30 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 29 2021 23:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 30 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 29 2021 23:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Dec 30 2021 04:18:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ EDI: WFFC.COM	Dec 30 2021 04:18:00	U.S. Bank National Association, P.O. Box 9013, Addison, TX 75001-9013
14315338	EDI: PHINAMERI.COM	Dec 30 2021 04:18:00	Americredit Financial Services dba GM Financial, PO Box 183853, Arlington TX 76096
14291698	+ EDI: ARSN.COM	Dec 30 2021 04:18:00	ARS National Services, PO Box 469046, Escondido, CA 92046-9046

District/off: 0315-2

User: mgut

Page 2 of 3

Date Rcvd: Dec 29, 2021

Form ID: 3180W

Total Noticed: 46

14297493	+ EDI: PHINAMERI.COM	Dec 30 2021 04:18:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14319590	+ Email/Text: ebnjts@grblaw.com	Dec 29 2021 23:14:00	Borough of Canonsburg, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14291699	+ EDI: CAPITALONE.COM	Dec 30 2021 04:18:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14303677	EDI: CAPITALONE.COM	Dec 30 2021 04:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14291701	+ EDI: WFNNB.COM	Dec 30 2021 04:18:00	Commenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789
14291702	+ EDI: WFNNB.COM	Dec 30 2021 04:18:00	Commenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
14291703	EDI: DISCOVER.COM	Dec 30 2021 04:18:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
14291704	+ Email/Text: BKRMailOps@weltman.com	Dec 29 2021 23:14:00	Discover Bank, c/o Weltman Weinberg & Reis, 436 7th Avenue, Pittsburgh, PA 15219-1826
14295276	EDI: DISCOVER.COM	Dec 30 2021 04:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14291707	+ EDI: PHINAMERI.COM	Dec 30 2021 04:18:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
14291708	+ EDI: IIC9.COM	Dec 30 2021 04:18:00	I.C. Systems, PO Box 64437, Saint Paul, MN 55164-0437
14291709	EDI: IRS.COM	Dec 30 2021 04:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14291700	EDI: JPMORGANCHASE	Dec 30 2021 04:18:00	Chase Bank USA, PO Box 15298, Wilmington, 40 19850
14337444	+ EDI: MID8.COM	Dec 30 2021 04:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14337306	Email/Text: Bankruptcy.Notices@pnc.com	Dec 29 2021 23:14:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14291711	Email/Text: Bankruptcy.Notices@pnc.com	Dec 29 2021 23:14:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14350155	EDI: PRA.COM	Dec 30 2021 04:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14318833	EDI: Q3G.COM	Dec 30 2021 04:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14292238	EDI: RECOVERYCORP.COM	Dec 30 2021 04:18:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14291713	+ EDI: RMSC.COM	Dec 30 2021 04:18:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14291714	+ EDI: RMSC.COM	Dec 30 2021 04:18:00	SYNCB/Gap, PO Box 965036, Orlando, FL 32896-5036
14291715	+ EDI: RMSC.COM	Dec 30 2021 04:18:00	SYNCB/JC Penneys, PO Box 965036, Orlando, FL 32896-5036
14291716	+ EDI: RMSC.COM	Dec 30 2021 04:18:00	SYNCBT/TJ Maxx, PO Box 965036, Orlando, FL 32896-5036
14351631	+ Email/Text: bncmail@w-legal.com	Dec 29 2021 23:14:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0315-2

User: mgut

Page 3 of 3

Date Rcvd: Dec 29, 2021

Form ID: 3180W

Total Noticed: 46

14291717 + EDI: WTRRN BANK.COM

Dec 30 2021 04:18:00 TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673

14341573 EDI: USBANKARS.COM

Dec 30 2021 04:18:00 U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Borough of Canonsburg
cr		Principal Bank
cr		Principal Bank as Owner of Residential Mortgage Lo
cr	*+	Americredit Financial Services Inc. dba GM Financ., P O Box 183853, Arlington, TX 76096-3853
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*+	U.S. Bank National Association, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14317532	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2021 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Theresa M. Jacobs amy@zemalawoffice.com
Brian Nicholas	on behalf of Creditor Principal Bank bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Canonsburg jhunt@grblaw.com
Maria Miksich	on behalf of Creditor Principal Bank as Owner of Residential Mortgage Loans mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6